Davidson County DEEDWARR
Recvd: 03/22/10 08:20 3 pgs
Fees:18.00 Taxes:1387.50
20100322-0020954

This Instrument Prepared By:
Gibson, Gregory & Gwyn, PLLC
401 Church Street, Suite 2220
Nashville Tennessee 37219

ADDRESS NEW OWNER:

Denise Cummins
111 Kenner Avenue
Nashville, TN 37205

SEND TAX BILL:

Mortgagee

MORTGAGEE:
Provident Funding Assoc. LP
1101 Kermit Drive, Ste. 607
Nashville, TN 37217

MAP AND PARCEL:
MAP 116-3
PARCEL 91

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the Grantees named herein, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Teresa Renee Ganey, unmarried**, ("Grantor"), has bargained and sold, and by these presents does transfer and convey unto **Denise Cummins, unmarried**, ("Grantee"), her heirs, successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee (the "Property"), described as follows, to wit:

> Land in Davidson County, Tennessee, being Lot 3 as shown on the Final Plat of Manning at Belle Meade, 1st Revision, of record at Instrument No. 20080107-0001740, Register's Office for Davidson County, Tennessee, revising and superseding Final Plat of Manning at Belle Meade, of record in Instrument No. 20071024-0125600, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.
>
> Being the same property conveyed to Teresa Renee Ganey, by deed from Chartwell Properties, LLC, of record as Instrument No. 20080721-0074590, dated July 15, 2008, said Register's Office.
>
> This conveyance is made subject to: (1) real estate taxes for the current year, which have been prorated and assumed by the Grantee; (2) all applicable zoning ordinances and building restrictions; (3) all covenants, bylaws, restrictions, declarations and easements of record; and (4) such limitations and easements as may affect the premises.

This is improved property known as 111 Kenner Avenue, Nashville, TN 37205.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to Grantee, her heirs, successors and assigns, forever; and Grantor, does covenant with Grantee that she is lawfully seized and possessed of the Property in fee simple, has a good right to convey it, and the same is unencumbered unless otherwise herein set out; and Grantor does further covenant and bind herself, her heirs, assigns and representatives, to warrant and forever defend the title to the Property to Grantee, her heirs, successors and

assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness its hand this 12th day of March, 2010.

Teresa Renee Ganey

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, of the state and county aforesaid, personally appeared Teresa Renee Ganey, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that she executed the foregoing instrument for the purposes contained therein.

Witness my hand and official seal this 12th day of March, 2010.

Notary Public

My Commission Expires: 09/25/2010

ELAINE BURTON GREGORY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Comm. Expires September 25, 2010

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual value or consideration, whichever is greater, for this transfer is $375,000.00.

AFFIANT

Subscribed and sworn to before me
this 19th day of March, 2010.

NOTARY PUBLIC

My Commission Expires: 9-18-2011

JONNA L. HALL
STATE OF TENNESSEE NOTARY PUBLIC
MONTGOMERY COUNTY

I, Jeanne Burton Gregory, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated to law.

Signature

State of Tennessee
County of Davidson

Personally appeared before me, the undersigned, a notary public for this county and state, Jeanne Burton Gregory who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

MY COMMISSION EXPIRES: 9-18-2011

Notary's Seal

